

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ERASTO CRUZ
HEATHER CRUZ
Debtor(s)

Case No. 15-16366

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/07/2015.
- 2) The plan was confirmed on 07/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/15/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,920.00.
- 10) Amount of unsecured claims discharged without payment: \$59,004.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$10,270.00
Less amount refunded to debtor \$190.00

NET RECEIPTS: \$10,080.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$439.87
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,439.87

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSOCIATES IN NEPHROLOGY	Unsecured	500.00	NA	NA	0.00	0.00
AT&T Mobility	Unsecured	NA	1,124.13	1,124.13	193.17	0.00
CAR OUTLET	Unsecured	0.00	NA	NA	0.00	0.00
COOK COUNTY DEPT OF REVENUE	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	354.00	354.74	354.74	60.96	0.00
CREDIT PROTECTION ASSOC	Unsecured	233.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES	Unsecured	160.00	NA	NA	0.00	0.00
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CUSTOM COLLECTION SERVICES INC	Unsecured	285.00	744.00	744.00	127.85	0.00
ENHANCED RECOVERY CO L	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	891.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	707.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	968.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	469.00	NA	NA	0.00	0.00
FRANCISCAN ALLIANCE	Unsecured	1,617.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	60.00	367.26	367.26	367.26	0.00
IL DEPT OF REVENUE	Unsecured	NA	38.92	38.92	6.69	0.00
ILLIANA CARDIOVASCULAR CONS	Unsecured	990.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	1,271.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	5,084.95	5,084.95	873.80	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,218.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	329.00	1,334.24	1,334.24	1,334.24	0.00
NEPHROPATH	Unsecured	4,429.00	NA	NA	0.00	0.00
PATHOLOGY CONSULTANTS INC	Unsecured	200.00	80.26	80.26	13.79	0.00
RADIOLOGY IMAGE CONSULTANTS	Unsecured	173.00	NA	NA	0.00	0.00
SOUTHWEST NEPHROLOGY	Unsecured	60.00	NA	NA	0.00	0.00
ST JAMES HOSPITAL & HEALTH CTR	Unsecured	415.00	NA	NA	0.00	0.00
ST MARGARET MERCY	Unsecured	NA	10,712.60	10,712.60	1,840.85	0.00
ST MARGARET MERCY	Unsecured	3,832.00	3,832.57	3,832.57	658.59	0.00
Stellar Recovery Inc	Unsecured	638.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	399.00	500.21	500.21	85.96	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
T-MOBILE/T-MOBILE USA INC	Unsecured	1,438.00	447.90	447.90	76.97	0.00
TOTAL FINANCE	Secured	17,100.00	NA	NA	0.00	0.00
TOTAL FINANCE	Unsecured	20,306.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	730.00	NA	NA	0.00	0.00
Webb Ford	Unsecured	88.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,701.50	\$1,701.50	\$0.00
TOTAL PRIORITY:	\$1,701.50	\$1,701.50	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,920.28	\$3,938.63	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,439.87</u>	
Disbursements to Creditors	<u>\$5,640.13</u>	
TOTAL DISBURSEMENTS :		<u>\$10,080.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.